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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Adrienne Ladawn Kristen Bratcher

Chapter 13

Case No. _

Debtor.

Chapter 13 Plan

Address: Debtor 2333 Ptarmigan Cove, Memphis, TN 38134

Plan Payment:

Debtor Shall Pay: \$582.00 Every Two Weeks

By: () Direct Pay _____

Or by: (X) Payroll Deduction Strategic Data Systems, 1854 Keller Parkway # A, Keller, TX 76248

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes () No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () No
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtor

4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____

5. Priority Claims: Monthly Pmt.

_____ Amount _____

_____ Amount _____

6. Home Mortgage Claims: () Paid Directly by Debtor or () Paid by Trustee To: Monthly Pmt.

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

_____ ongoing payment begins _____

_____ Approximate arrearage _____ Interest _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: Collateral Value Interest Rate Monthly Pmnt.

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Credit Acceptance (2011 Nissan Maxima)	\$ 13,700.00	0.00%	\$273.00
Bridgecrest (2017 Hyundai Tuscon)	\$ 17,900.00	0.00%	\$357.00
Credit Acceptance (2015 Chevrolet Camaro)	\$ 17,300.00	0.00%	\$345.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral	
Collateral	

10. Special Class Unsecured Claims:	Collateral Value	Interest Rate	Monthly Pmnt.
American First Finance (lease thru October)	\$ 569.00	0.00%	\$10.00
NPR (lease thru October)	\$ 512.00	10.00%	\$10.00

11. Student Loan Claims and Other Long Term Claims:

	() Not Provided For	() General Unsecured Creditor
	() Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

American First Finance	(X) Assume	() Reject
NPR	(X) Assume	() Reject
Sycamore Lake Apt.	(X) Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date October 22, 2019

October 22, 2019

910 > April 25, 2017